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DO-IT-YOURSELF HOME CONSTRUCTION BY FARM WORKERS MAY BE ONE ANSWER TO KNOTTY RURAL HOUSING PROBLEM

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Cap. 2



New Home

N-50790

Old Home ▶

N-50801



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Seasonal Farm Workers Build Own Homes With Farmers Home Credit and AFSC Guidance

In an experiment in government financed do-it-yourself rural housing in Goshen, Calif., three industrious farm-worker families, living in inadequate housing, have built for themselves with their own hands attractive \$8,000 to \$10,000 homes at savings of \$3,000 to \$4,000 each.

"This may be one answer to the knotty problem of rural housing," says Administrator Howard Bertsch of the Farmers Home Administration, U.S. Department of Agriculture.

"And," Mr. Bertsch adds, "this housing development is in line with the objectives of the Rural Areas Development program because the construction not only provides



This building was home to Frank Jimenez, center, and his wife and their 11 children for eight years. He is telling Community Development Director Bard McAllister of the American Friends Service Committee, and Farmers Home State Director Oliver J. Duval, right, how happy he is to have a new home. The new home is right behind this old one.

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Conferring on experimental do-it-yourself housing in Goshen, Calif., for seasonal farm workers are Farmers Home Administration and American Friends Service Committee officials. Left to right; John Wilson, county supervisor; Louis D. Malotky, Director Rural Housing Loan Division; Bard McAllister, American Friends Service Committee; State Director Oliver J. Duval; Glen Studarus, State real estate loan officer; and Howard Washburn, American Friends Service Committee technical adviser on home construction.

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off-farm employment for under-employed farm workers, but the purchase of building material in the local rural community also strengthens the rural economy."

The experiment got underway last January when Farmers Home made loans averaging \$6,000 each to three seasonal farm-laborer families to build their own homes during the winter months when there was no cotton to chop or pick in the Goshen area.

The families are Mr. and Mrs. Lucio Gomez and five of their 10 children, Mr. and Mrs. Frank Jimenez and 10 of their 11 children, and their oldest son Tommy and his wife and baby. These Mexican-Americans, who moved to Goshen from Carlsbad, N. M., eight years ago and were living in clean, but run-down housing, had bought lots and were hoping to save up enough one day to build modern homes on them.

Last January when construction began, the members of these families hardly knew how to hammer a nail or saw a board. They learned as they went along under the careful guidance of an experienced contractor and builder, Howard Washburn, who is now with the American Friends Service Committee as a home construction adviser.

AFSC has been working with farm laborers in the San Joaquin Valley, mostly in Tulare County, for nearly 10 years. It has helped some of the workers to organize a cooperative and qualify for unemployment compensations; and it has assisted communities in obtaining water, conducting clean-up drives, and in running night classes for the illiterate.

But housing is one of California's most critical problems. The State's 1963 housing report lists 730,000 sub-standard housing units. And 80 percent of the farm workers in the eight Central Valley counties are said to be living in situations which "violate normal standards of health, safety, and comfort."

A third of these families still use pit privies and bathe in wash tubs. And one family in four lacks a kitchen sink with running water.

Farm workers have been unable to improve their poor housing mainly because they cannot obtain conventional financing for home construction or repair. They are considered ineligible because of their short work year (about 9 months) and their low wages. Median wage for the families is only \$2,300 a year.

The situation was almost hopeless until the 1961 Housing Act made funds available through Farmers Home for rural housing loans to any rural resident with debt-paying ability who is unable to obtain satisfactory credit elsewhere.

So when the Gomezes and Jimenezes, whose earnings

from farm work and other sources average \$3,800 annually, formed an association "Casa de Manana" (House of Tomorrow) and applied for individual housing loans, Farmers Home approved them.

The agency's supervisor in Tulare County, John Wilson, had followed the three families through seven months of organizational development and housing study. He was a member of their advisory committee as were a local banker, an architect, and a county planner.

When construction began, men, women, and children all pitched in, pouring concrete floors to be covered with vinyl tile, framing the homes, and putting on the roofs, the cement asbestos siding, bathroom tile, and wood paneling. The plumbing work and the sheet rock ceilings were subcontracted.

The families, who had each agreed to work 1,500 hours on the three homes in a labor-sharing arrangement, expected to complete them by July 1. But a month and a half ahead of expectation, the families held "open house" for their friends and neighbors to inspect their attractive, air-cooled homes.

Out-of-pocket costs totaled \$5,600 for the two three-bedroom homes, and about \$6,500 for the four-bedroom one. This was \$200 to \$300 less than anticipated. The actual market value of the homes ranges from \$8,000 to \$10,000. The monthly notes on the smaller homes are only \$26 plus \$16 for property tax and fire insurance. The notes are spread out over 33 years at four percent interest.

The families think it will not be difficult to pay the notes. Frank Jimenez brings home a weekly check from his nightwatchman's job to add to his family's farm work earnings. His son Tommy has bought a used truck and expects to increase his income by hauling hay on a contract basis. Mr. Gomez drives a tractor and does other skilled farm work while his wife and children chop and pick cotton.

The conversion of their housing dream into reality is stimulating other families in the area. Seven more in Goshen plan to start building soon, and a group of families in nearby Cutler hope to follow, reports County Supervisor Wilson.

Bard McAllister, AFSC Farm Labor Secretary, explains that the families get much more than a home out of do-it-yourself housing. He says they learn valuable building skills, develop self-confidence and leadership, gain pride of ownership, improve their credit standing, and make creative use of their period of unemployment during the off-farming season.

"These three families actually turned their unemployment into profitable self-employment," says Farmers Home Administrator Bertsch who points out that they earned more (from \$3,000 to \$4,000 in construction savings) in four months building their own homes than they normally earn in a year doing their regular farm work.

And the Administrator suggests that with proper leadership, many farmers, farm workers, and other rural residents across the country in need of housing might follow the excellent example of the three California families.



Mrs. Frank Jimenez and one of her 11 children nail shingles on the roof of their new home. The whole family pitched in to help.

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Frank Jimenez and Lucio Gomez of Goshen, Calif., framing the former's new home. Projects like this aid rural areas development. The construction provided self-employment for the under-employed farm workers; and the purchase of building materials strengthened the local rural economy.

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Mrs. Frank Jimenez, cotton chopping and cotton picking crew leader of Goshen, Calif., is helping to build her own home. She is troweling the concrete floor. The home was built last winter when there was no cotton to work.

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Frank Jimenez, right, nightwatchman and seasonal farm worker who has just completed his new home in Goshen Calif., largely with his own hands, shows Farmers Home Administration Rural Housing Loan Director Louis D. Malotky, and California Farmers Home State Director Oliver J. Duval some flowers he is going to set out in his yard.

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Mr. and Mrs. Lucio Gomez of Goshen, Calif., proudly show Home Construction Adviser Howard Washburn a lamp and table they made themselves for their modern new home. Mrs. Gomez made the attractive drapies also.

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Their modern kitchen with built-in oven brings smiles to the faces of Mr. and Mrs. Frank Jimenez as they talk about their new home with Housing Construction Adviser Howard Washburn of the American Friends Service Committee. The old kitchen was without running water.

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Tommy Jimenez, right, of Goshen, Calif., explains to Farmers Home County Supervisor John Wilson that is is counting on hauling jobs with the used truck he just bought to help him pay for his new home shown in background. Tommy and his wife have one child. Their old home in back of carport will be razed soon.

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Mrs. Lucio Gomez of Goshen, Calif., is giving Lucio, Jr., his first bath in their new home. It is the first tub the youngster has ever seen.

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